

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Latashia Chinita Parrott, Debtor**

**Case No. 23-01983-JAW  
CHAPTER 13**

**NOTICE**

Debtor has filed papers with the court to incur new debt.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court grant the Motion, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran U.S.  
501 E. Court St., Suite 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

Thomas C. Rollins, Jr.  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Incur New Debt.

Date: July 18, 2025

Signature: /s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MSBN 103469)  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236  
601-500-5533  
trollins@therollinsfirm.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Latashia Chinita Parrott, Debtor**

**Case No. 23-01983-JAW  
CHAPTER 13**

**MOTION TO INCUR NEW DEBT**

COMES NOW, Debtor, by and through counsel, and moves this Court to allow Debtor to incur new debt, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on 08/30/2023.
2. Debtor is paying approximately 100% to General Unsecured Debts through the plan.
3. Debtor does not currently own a vehicle and has been relying on her mother's vehicle to commute to and from work. She is no longer able to use her mother's vehicle and needs to obtain her own.
4. A Supplemental Schedule I and J (Dk #85) has been filed evidencing debtor's current income and expenses and demonstrating her ability to make the proposed direct payments for the vehicle loan.
5. Debtor wishes to borrow up to \$30,000.00 to purchase a vehicle with an interest rate not to exceed 20.00% and monthly payments not to exceed \$450.00. Debtor will make payments directly to the lender in accordance with the terms of the loan agreement.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the foregoing was forwarded on July 18, 2025, to the creditor, case trustee and U.S. Trustee as indicated in the "21-day notice" that accompanies this Motion.

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

LATASHIA CHINITA PARROTT

CASE NO: 23-01983-JAW

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/18/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Incur New Debt

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/18/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

LATASHIA CHINITA PARROTT

CASE NO: 23-01983-JAW

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/18/2025, a copy of the following documents, described below,

Notice and Motion to Incur New Debt

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/18/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 23-01983-JAW  
SOUTHERN DISTRICT OF MISSISSIPPI  
FRI JUL 18 8-33-20 PST 2025

~~EXCLUDE~~~~(U)NATIONSTAR MORTGAGE LLC~~

(P)NATIONSTAR MORTGAGE LLC  
PO BOX 619096  
DALLAS TX 75261-9096

~~EXCLUDE~~

~~(D) (P)NATIONSTAR MORTGAGE LLC  
PO BOX 619096  
DALLAS TX 75261-9096~~

RUSHMORE SERVICING  
JANET M SPEARS  
ALDRIDGE PITE LLP  
3333 CAMINO DEL RIO SOUTH SUITE 225  
SAN DIEGO CA 92108-3808

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
THAD COCHRAN US COURTHOUSE  
501 E COURT STREET  
SUITE 2300  
JACKSON MS 39201-5036~~

(P)ACCESSONE  
2764 PLEASANT ROAD SUITE A  
11803  
FORT MILL SC 29708-7214

AMERICAN CAR CENTER (CO WESTLAKE  
PORTFOLIO MANAGEMENT WPM  
4751 WILSHIRE BLVD SUITE 100  
LOS ANGELES CA 90010-3847

BAPTIST  
PO BOX 745336  
ATLANTA GA 30384-5336

BRIDGECREST ACCEPTANCE CORPORATION  
PO BOX 29018  
PHOENIX AZ 85038-9018

CARE CREDIT  
PO BOX 71766  
PHILADELPHIA PA 19179-0001

(P)CONTINENTAL FINANCE COMPANY  
PO BOX 3220  
BUFFALO NY 14240-3220

CREDIT ONE BANK  
ATTN BANKRUPTCY  
6801 CIMARRON RD  
LAS VEGAS NV 89113-2273

ERIC C MILLER ESQ  
LOGS LEGAL GROUP LLP  
FOR NATIONSTAR MORTGAGE LLC  
1080 RIVER OAKS DRIVE SUITE B-202  
FLOWOOD MS 39232-7603

FRANCISCANS MISSIONARI  
PO BOX 677963  
DALLAS TX 75267-7963

(P)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

KIMBERLY D PUTNAM ESQ  
DEAN MORRIS LLC  
FOR NATIONSTAR MORTGAGE LLC  
1820 AVENUE OF AMERICA  
MONROE LA 71201-4530

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

LACKEY MEMORIAL HOSPIT  
PO BOX 1660  
GREELEY CO 80632-1660

MISSISSIPPI SPORTS MEDICINE AND  
ORTHOPAE  
CO WAKEFIELD ASSOCIATES LLC  
PO BOX 51272  
KNOXVILLE TN 37950-1272

MISSISSIPPI DEPARTMENT OF REVENUE  
BANKRUPTCY SECTION  
PO BOX 22808  
JACKSON MS 39225-2808

MR COOPER  
8950 CYPRESS WATERS BL  
COPPELL TX 75019-4620

~~EXCLUDE~~

~~(D) (P)NATIONSTAR MORTGAGE LLC  
PO BOX 619096  
DALLAS TX 75261-9096~~

NELNET  
PO BOX 82561  
LINCOLN NE 68501-2561

~~EXCLUDE~~

~~(D)RUSHMORE SERVICING  
JANET M SPEARS  
ALDRIDGE PITE LLP  
3333 CAMINO DEL RIO SOUTH SUITE 225  
SAN DIEGO CA 92108-3808~~

~~EXCLUDE~~

~~(D) (P)CONTINENTAL FINANCE COMPANY  
PO BOX 3220  
BUFFALO NY 14240-3220~~

US DEPARTMENT OF EDUCATION CO NELNET  
121 S 13TH ST  
LINCOLN NE 68508-1904

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~  
~~UNITED STATES TRUSTEE~~  
~~501 EAST COURT STREET~~  
~~SUITE 6 430~~  
~~JACKSON MS 39201 5022~~

DEBTOR  
 LATASHIA CHINITA PARROTT  
 106 EASTWOOD DR  
 FOREST MS 39074-3805

~~EXCLUDE~~  
~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236 3767~~

~~EXCLUDE~~  
~~TORRI PARKER MARTIN~~  
~~TORRI PARKER MARTIN CHAPTER 13~~  
~~BANKRUPT~~  
~~200 NORTH CONGRESS STREET STE 400~~  
~~JACKSON MS 39201 1902~~